

### ABSTRACT

Methods and systems for processing negotiable economic credits through a hand held device. A hand held device, such as a PDA (Personal  
5 Digital Assistant), wireless PDA, cellular telephone, paging device, or a combination thereof, may be synchronized with a point of sale. The hand held device has at least one negotiable economic credit, or associated data, stored as electronic data in a database therein. The negotiable economic credits, which may be in the form of electronic coupon, cash, awards or  
10 other electronic negotiables, are transferred from the hand held device to the point of sale, in response to synchronization of the point of sale with the hand held device. Negotiable economic credits may be automatically redeemed at the point of sale, in response to transferring at least one negotiable economic credit and/or associated data from the hand held  
15 device to the point of sale.